UNITED STATES BANKRUPTCY COURT

Northern District of Indiana
Hammond Division

In Reason: Markeeta Harris-Teamer
1522 Taft Street, Gary, IN 46404
Debtor

Case Number: 17-20398-jpk

Markeeta Harris-Teamer
Plaintiff

vs

Chapter: 7

Navient/Sallie Mae,
USA Funds
P.O. Box 9635, Wilkes-Barre, PA 18773-9635

Complaint

Defendent

FILED
2017 MAR 20 AM 11:36
CHRISTOPHER M. DeTORO
CLERK OF COURT
U.S. BANKRUPTCY COURT
N. DISTRICT OF INDIANA

SUMMARY

Markeeta Harris-Teamer borrowed about 18 thousand dollars from Sallie Mae Loan servicing to obtain an accreditated degree from Brown Mackie College, Merrillville, IN 46410, to gain employment as a Paralegal. After enrolling in the Paralegal program and graduating, Markeeta Harris-Teamer was learned that Brown Mackie was not an accredited college and the degree she obtained was useless. Since graduating, Markeeta Harris-Teamer has not been able to gain employment as a Paralegal, nor has she been able to use the degree to obtain employment elsewhere because the degree is not recognized as valid. Despite holding various jobs since graduating, Markeeta Harris-Teamer has not earned over 15 thousand dollars in a year, has been recieving government assistance to maintain daily living for the past eight years. Markeeta Harris-Teamer has used forebearance, deferment, income-based repayment options and her taxes have been offset for the past three years to satisfy the debt. Markeeta Harris-Teamer is a single mother with insufficient income and this debt is causing undue hardship to herself and to her dependent.

JURISDICTION

1. This Court has jurisdiction under 28 USC 523 to hear this adversary proceeding. Ms Harris-Teamer initiates this proceeding under 28 USC 523 (a) (15) to determine if her student loans are dischargeable because they cause either her or her dependant an undue hardship.

ALLEGATIONS

2. In the early 2000's, Markeeta Harris-Teamer borrowed about 18 thousand dollars in student loans pursuing a degree in paralegal studies from Brown Mackie College of Merrillville, IN. As of March 2017, the loans, interest, fees and collection fees are over 20 thousand dollars after payments and years of tax offsets.

3. It has been determined that Brown Mackie of Merrillville was not an accredited college at the time the degree was issued, deeming the degree useless.

4. In addition, Brown Mackie was sued and found guilty of deceptive and misleading recruitment practices that led students to get overextended with debt without the benefit of a useful degree, and Brown Mackie was required to forgive the loans of the students effected. To date, they have not forgiven the loan.

5. From the time Ms. Harris-Teamer left Brown Mackie College of Merrillville until now, she has worked several entry level jobs, not making more that 15,000 in a year.

6. This past August, she divorced her estranged husband leaving herself the sole financial provider for her dependent.

7. Six months later, Ms. Harris-Teamer filed for Chapter 7 bankruptcy relief. On Schedule E/F of the bankruptcy petition, Markeeta Harris-Teamer listed her student loan debt and named Sallie Mae/Navient and USA Funds as creditors.

8. Before filing for bankruptcy, Ms. Harris-Teamer used most repayment options available. She entered into a income-contingent repayment plan, loans were deferred, placed into forebearance and her taxes have been offset for the past few years. With insufficient income to repay the loans, the debt continues to rise.

CAUSE Of ACTION

9. Because the degree is useless, Ms. Harris-Teamer is not able to gain sufficient employment, nor is she able to seek a degree from an accredited college because of the current defaulted student loan. Due to her insufficient income, and the inability to gain sufficient employment, she can not afford to repay the loans this month, next month or in the reasonably foreseeable future. Her student loans poses an undue hardship on her, her dependent, or her and her dependent.

PRAYER

Ms. Harris-Teamer asks this court to find that her student loan debt owed to Sallie Mae/Navient/USA Funds is dischargeable as an undue hardship.

Markeeta Harris-Teamer
3/14/2017